

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No.: 10/023,241 Confirmation No.: 3705  
Applicant: Philip M. Ginsberg  
Title: SYSTEM & METHOD OF AUTOMATED COMMISSION PROCESSING  
Filed: December 17, 2001  
Art Unit: 3693  
Examiner: H. T. Dass  
  
Atty. Docket: 01-1016  
Customer No. 63710

**RESPONSE TO OFFICE ACTION**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Applicant hereby responds to the Office Action of December 18, 2006. Kindly amend the application as follows.

**AMENDMENTS TO THE CLAIMS** begin on page 2 of this paper.

**REMARKS/ARGUMENTS** begin on page 9 of this paper.